

SMART CARD 114 FINANCIAL INSTITUTION **CONSUMER IDENTIFIER 202 IDENTIFIER 204 PRIVATE KEY 206 PUBLIC KEY 208** FINANCIAL INSTITUTION **ENCRYPTED ACCOUNT PUBLIC KEY 210** NUMBER 212 FINANCIAL INSTITUTION CONSUMER CERTIFICATE **CERTIFICATE 214** 216 **COMPUTER ALGORITHMS** COMPUTER PROCESSOR 218 220

FIG. 2

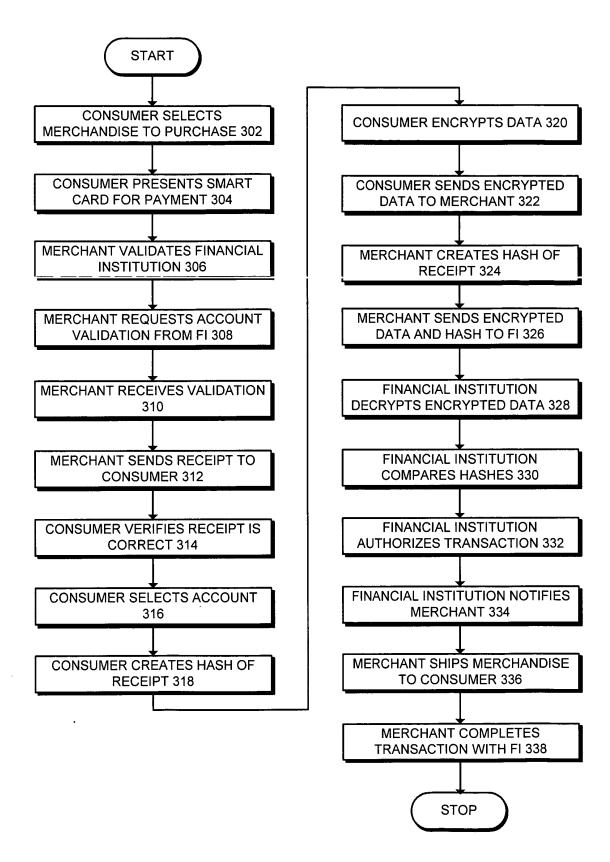


FIG. 3

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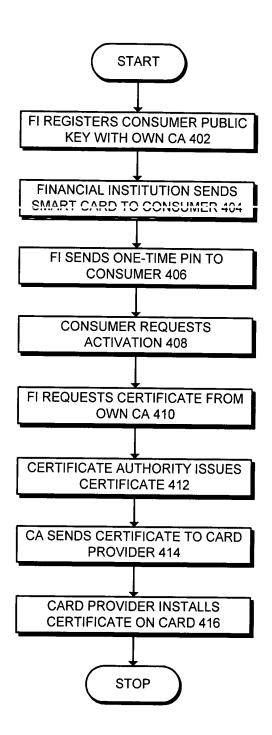


FIG. 4